



AP/Ifw

**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3626**

PATENT

Customer No. 22,852  
Attorney Docket No. 09282.0048-00  
SAP Reference No.: 2003P00354 US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Andreas MAU ) Group Art Unit: 3626  
Application No.: 10/619,748 ) Examiner: Martin A. Gottschalk  
Filed: July 15, 2003 )  
For: REAL-TIME BENEFITS SERVICE ) Confirmation No.: 7407  
MARKETPLACE )

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AFTER FINAL AMENDMENT**

In reply to the Final Office Action mailed on February 13, 2006, the period for response which extends through May 13, 2006, Applicant proposes to amend the application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment sections of this paper.